JAN 0 2 2008 III	N THE UNITED STATI	ES PATE	ENT AND TRADEMARK OFFICE
Applicanto	Savasoglu et al.)	Examiner: Vizvary, Gerald C.
Serial No.:	10/703,975)	Art Unit: 3609
Filing Date:	November 7, 2003)	Atty. Docket No. 030588

Title: SYSTEMS AND METHODS FOR REMARKETABLE FIXED INCOME SECURITIES

INFORMATION DISCLOSURE STATEMENT

Kirkpatrick & Lockhart Preston Gates Ellis Pittsburgh, PA 15222 January 2, 2008

Mail Stop Amendment Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Applicants, in accordance with their duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the references listed on the accompanying form PTO/SB/08. Copies of the non-U.S. patent documents, if any, are enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)." Applicants further note that the filing of this *Information Disclosure Statement* is not an admission that the references cited herein constitute prior art under 35 U.S.C. §§ 102-103 with respect to the captioned application.

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A check for the requisite fee under 37 C.F.R. § 1.97(c)(2) is enclosed. Nevertheless, the Commission is authorized hereby to charge Account No. 11-1110 for any fees necessary for consideration of this *Information Disclosure Statement*.

Respectfully submitted,

Date: January 2, 2008

Mark G. Knedeisen Reg. No. 42,747

KIRKPATRICK & LOCKHART PRESTON GATES ELLIS LLP

Henry W. Oliver Building 535 Smithfield Street Pittsburgh, PA 15222

Ph. (412) 355-6342 Fax (412) 355-6501